

NEW VOLUNTARY HRA OPTION



Effective January 1, 2016 we are pleased to offer a new option called a Health Reimbursement Arrangement (HRA) as an alternate to the Cincinnati Retirement System (CRS) Health Care Plan.

This plan is voluntary and is available to CRS pensioners and their eligible dependents who are currently enrolled in the CRS Health Care Plan and who enroll in a qualified, alternate group health plan for 2016. Members who are eligible or will become eligible for primary coverage through Medicare or Tricare Retired Military in 2016 cannot enroll in the HRA.

The HRA provides reimbursements for qualified deductibles, co-pays, coinsurance and premium differentials under the alternate group health plan up to a maximum of \$5,000 per year for single coverage and \$10,000 per year for family coverage.

How Does the HRA Work?

Pensioners who have access to a qualified alternate group health plan, other than the CRS Health Care plan or a City of Cincinnati sponsored health plan, may qualify for the CRS HRA.

When a pensioner enrolls in the CRS HRA, they will:

- A. Waive coverage for themselves and their dependents under the CRS Health Care Plan.
- B. Enroll themselves and their dependents into a qualified alternate plan, (a non-City sponsored group health plan).
- C. Enroll in the CRS HRA.

The pensioner will receive an HRA ID card. This card should be presented at the time of service. This will give the provider information for filing claims.

Usually the provider is paid directly and you will have no out-of-pocket expenses. Walgreen's, CVS, and mail order pharmacies do not currently accept secondary payers and you will have to submit a paper claim for reimbursement of these expenses.



HRA Features:

- ID card is presented at the time of service so the pensioner typically has no out of pocket expense.
- In most cases, medical and prescription out-of-pocket reimbursements will be paid directly to the provider.
- Out-of-pocket expenses for eligible pensioners and their dependents are significantly reduced or eliminated all together.
- CVS, Walgreen's, and mail order pharmacies do not currently accept secondary payers so a paper claim reimbursement is required in these cases.
- Benefits include reimbursement of deductibles, co-pays, co-insurance and premium differential up to the maximum amount allowed per calendar year: \$5,000 Single/\$10,000 Family.
- There is no cost to the pensioner to participate in the HRA.



Premium Reimbursement Under the HRA

The HRA will reimburse you the difference between the premium contribution of the alternate health plan and the amount you would have paid for the CRS Health Care Plan. Dependent surcharges, incentives and penalties are included in the determination of the premium and are eligible for reimbursement. Smoking and tobacco-use surcharges, incentives and penalties are not included. Contact J&K Consultants if you have questions.

This means you will be reimbursed for all or a portion of the monthly contributions that exceed the cost of what you would have paid for the CRS Health Care Plan.

See the chart below for examples of how the premium reimbursement would work.

Examples of Premium Reimbursements	Sample Monthly Premium Paid For an Alternate Health Plan	Monthly Premium You Would Pay Under the CRS Health Care Plan	Monthly Amount You May Be Reimbursed By the HRA
Family	\$450	\$117.86	\$332.14
Pensioner & Spouse	\$400	\$98.01	\$301.99
Pensioner	\$200	\$49.66	\$175.28



THE CITY'S PLAN IS ADMINISTERED BY J&K CONSULTANTS, WHO HAS A DEDICATED STAFF TO PERSONALLY HANDLE YOUR CLAIMS AND REIMBURSEMENTS. ANY PAPER CLAIMS CAN BE SUBMITTED BY FAX, EMAIL OR BY U.S. MAIL. CLAIM FORMS ARE AVAILABLE FROM THE CITY RISK MANAGEMENT OFFICE. IF YOU HAVE QUESTIONS REGARDING CLAIMS OR BENEFITS, PLEASE CALL J&K AT 877-872-4232, FAX 866-599-3724 OR EMAIL CinciHRA@JandKCons.COM.